(c) Under the States' Debt Consolidation and Relief Facility, all State Governments are required to enact the Fiscal Responsibility and Budget Management Act to enable them to become eligible for the consolidation and relief facility recommended by TFC. However, enactment of such a legislation will inter-alia improve the credibility of states to borrow from the market directly.

(d) So far, 18 States have enacted their Fiscal Responsibility and Budget Management Act.

Opening of bank branches in Juhapura, Ahmedabad

2322. KUMARI NIRMALA DESHPANDE: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in Juhupura, a locality of the city of the Ahmedabad, with a population of two and a half lakhs, no bank has opened its branch;

(b) if so, the reasons therefor;

(c) whether it is also a fact the poor people of that area are denied any banking facility; and

(d) if so, what are the remedial measures being proposed?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) Ahmedabad is a metropolitan centre having 475 branches of commercial banks. There are 592 branches in Ahmedabad District as a whole and the average population per branch coverage is 9926.

In terms of the current Branch Authorisation Policy announced by the Reserve Bank of India (RBI) on September 8, 2005 banks have the freedom to select centers for opening of new branches and they are encouraged to open branches in underbanked centers. Further, there is no restriction on banks to service the clients in any locality at a centre.

Posting of working couple

2323. DR. ALLADI P. RAJKUMAR: Will the Minister of FINANCE be pleased to state:

(a) whether there is a policy of Government to post the husband-wife employed under Central Government at the same station to enable them to lead normal family life;